



Ocwen Loan Servicing, LLC  
WWW.OCWEN.COM  
Helping Homeowners is What We Do!™

1661 Worthington Road, Suite 100  
West Palm Beach, FL 33409  
Toll Free: 800.746.2936

3/23/2017

Account Number: ~~10745079~~

Wootton And Wootton  
3200 Croasdaile Dr. Ste 504  
Durham, NC 27705

Borrower Name : Reginald Holding  
Samantha Holding

Property Address: 1125 Lawrence Rd  
Creedmoor NC 27522-9780

### INFORMATION REGARDING A REQUEST FOR MORTGAGE ASSISTANCE



Why Are  
We  
Sending  
This Letter

Ocwen Loan Servicing, LLC recently received a request for mortgage assistance from a borrower whom you represent in an active bankruptcy case. Included with this notice, is correspondence, which explains the status of the review and any necessary next steps.



What  
Needs To  
Be Done

Please be aware, the notice may include deadlines, by which the borrower must respond in order to continue the review process or receive an assistance option. If additional time is needed, please contact our office at the number below.

If you have any questions, please call us at toll-free at 888.554.6599. We are available Monday through Friday 8 am to 9 pm ET.

Sincerely,  
Loan Servicing

NMLS # 1852

BK\_CVL

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1661 Worthington Road, Ste. 100  
West Palm Beach, FL 33409  
Toll Free: (800) 746-2936

5/11/2017

Loan Number: ~~706233079~~

To: brent@ncbills.com

Subject: Documents requested

**"Enclosed is the copy of the document you requested"**

*IF YOU RECEIVE THIS FAX/EMAIL IN ERROR, PLEASE DESTROY/DELETE THE MATERIALS IMMEDIATELY.*

Confidentiality Notice: This E-mail/Facsimile message and any attachments are intended solely for the use of the addressee hereof and may contain information that is confidential, privileged and/or exempt from disclosure under applicable law. Delivery of this message to any person other than the intended recipient shall not constitute a waiver of any right, privilege or exemption. If you are not the intended recipient, please immediately and permanently delete this message from your system without reproducing or disclosing it to any third party.

706233079, 1924708026, Correspondence/APPROVAL NOTIFICATION,  
03/27/2017 11:40:00

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Sun 9:00am - 9:00pm ET

Loan Number: 08-03079



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Mon-Fri 8:00am - 9:00pm, Sat 8:00am - 5:00pm  
Sun 9:00am - 9:00pm ET

Christopher Hall has been assigned as your relationship manager and will be your designated representative for resolution inquiries and submission of documents.

If you have any questions, please contact us at (800) 746-2936. We are available Monday to Friday 8:00 am to 9:00 pm, Saturday 8:00 am to 5:00 pm or Sunday 9:00 am to 9:00 pm ET.

Sincerely,  
Loan Servicing

SBALLSTIP1\_v2.5

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Sun 9:00am - 9:00pm ET

**PAYMENT REMITTANCE INFORMATION**

**PLEASE DON'T FORGET TO:**

1. Make checks payable to Ocwen Loan Servicing, LLC.
2. Always include your loan number with your payment.

**OVERNIGHT DELIVERY**

(Money Order, Personal Check, or Certified Check)

Ocwen Loan Servicing, LLC  
Attn: Cashiering Department  
Box # 660264  
1010 W. Mockingbird Ln., Suite 100  
Dallas, TX 75247

**BANK WIRE**

**BANK:** Wells Fargo Bank, NA  
**ABA:** 121000248

**ACCOUNT NAME:** Ocwen Loan Servicing, LLC in Trust for  
Various Investors and Mortgagors  
**ACCOUNT NUMBER:** 4124823352

**REFERENCE:** Loan Number, Property Address, and Borrower  
Name

**EMAIL:** Transferfunds@ocwen.com with the details of the  
wire

**MONEY GRAM**

**RECEIVER CODE:** 2355

**PAYABLE TO:** Ocwen Loan Servicing, LLC

**CITY:** Orlando

**STATE:** Florida

**REFERENCE:** Loan Number ~~706233079~~

**AGENT LOCATOR:** (800) 926-9400

**WESTERN UNION**

**BY WUQC**

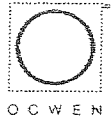
**CODE CITY:** Ocwen

**STATE:** FL

**REFERENCE:** Loan Number 706233079

~~706233079~~ SBALLSTIP1\_v2.5

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#### NON-APPROVAL NOTICE

Please note that after a careful review of the information you provided, we were not able to approve you for the loss mitigation options below:

In accordance with MHA guidelines we are unable to review you for the HAMP program as OCWEN was not in receipt of your Initial Package on or before December 30th, 2016. The HAMP program was retired on December 31st, 2016.

In accordance with MHA guidelines we are unable to review you for the HAMP program as OCWEN was not in receipt of your Initial Package on or before December 30th, 2016. The HAMP program was retired on December 31st, 2016.

We are unable to review you for the Shared Appreciation Modification program as the OCWEN SAM program was retired on December 31st, 2016.

 SBALLSTIP1 v2.5

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**OPPORTUNITY TO APPEAL**

**What should you do if you disagree with the reason(s) for non-approval?**

If you disagree with the reason(s) for non-approval, please contact us at:

Ocwen Loan Servicing, LLC  
Escalations Department  
P.O. Box 785061  
Orlando, FL 32878-5061

Email: [escalatedcases@ocwen.com](mailto:escalatedcases@ocwen.com)

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~~700-235-79~~  
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#### ADDITIONAL LEGAL DISCLOSURES

**Notice Regarding Bankruptcy:** Please be advised that if you are part of an active Bankruptcy case or if you have received an Order of Discharge from a Bankruptcy Court, this letter is in no way an attempt to collect either a pre-petition, post-petition or discharged debt. If your bankruptcy case is still active, no action will be taken in willful violation of the Automatic Stay. If you have received an Order of Discharge in a Chapter 7 case, any action taken by us is for the sole purpose of protecting our lien interest in the underlying mortgaged property and is not an attempt to recover any amounts from you personally. Finally, if you are in an active Chapter 11, 12 or 13 bankruptcy case and an Order for Relief from the Automatic Stay has not been issued, you should continue to make payments in accordance with your plan.

**Notice Regarding Credit Discrimination:** The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

**Notice Regarding Tax Consequences of Mortgage Assistance Options:** Your acceptance of a Loan Modification, Short Sale, or Deed-in-Lieu of Foreclosure may result in federal, state, or local tax consequences to you and/or affect your eligibility for any public assistance benefits. We cannot advise you on these impacts and encourage you to contact a tax professional to discuss any questions you may have.

**North Carolina Residents:** If you believe the loss mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks website, [www.nccob.gov](http://www.nccob.gov).

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Sun 9:00am - 9:00pm ET

#### FOR ADDITIONAL ASSISTANCE

When you are experiencing a financial hardship, housing counseling may be a way to help you manage your finances. We urge you to contact HUD approved agencies to obtain assistance in keeping your home. This assistance is available at no charge.

HUD Approved Housing Counseling	1-800-569-4287	<a href="http://www.HUD.gov">www.HUD.gov</a>
Homeowner's HOPE Hotline Number	1-888-995-4673	<a href="http://www.hopenow.com">www.hopenow.com</a>
Fannie Mae Assistance Program		<a href="http://www.knowyouroptions.com">www.knowyouroptions.com</a>

Call our Customer Care Center at 1-800-746-2936 to discuss your options. You can get information about any of these Alternatives to Foreclosure, and you can set up time to meet with your Relationship Manager, Christopher Hall. We are available Monday through Friday 8:00 am to 9:00 pm, Saturday 8:00 am to 5:00 pm and Sunday 9:00 am to 9:00 pm ET.

*For Borrowers in North Carolina:*

The North Carolina Commissioner of Banks website provides resources related to avoiding foreclosure. To access these resources, click on the 'Need Foreclosure Help?' link on the homepage.  
<http://www.nccob.gov/public/>

If you would like to submit a qualified written request, a notice of error, or a request for information you must use the following address:

Research Department  
PO Box 24736  
West Palm Beach, FL 33416-4736

~~71623079~~ SBALLSTIP1\_v2.5

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 Sun 9:00am - 9:00pm ET

3/21/2017

Loan Number: ~~705232070~~

Reginald Holding  
 Samantha Holding  
 1125 Lawrence Rd  
 Creedmoor, NC 27522-9780

Property Address:  
 1125 Lawrence Rd  
 Creedmoor, NC 27522-9780

### PROPOSED MODIFICATION AGREEMENT

Dear Borrower(s):

Enclosed please find a proposed modification agreement (the "Agreement") on your loan referenced above for your review and consideration.

In order to accept this modification on your loan, you must complete ALL of the following steps on or before 5/1/2017, ("Due Date"):

1. **SIGN** the bottom of the Agreement on the line(s) for the Borrower(s);
2. **FAX** the fully executed Agreement to:
 

Attention: Home Retention Department
(407) 737- 5693
3. **PAY** the full down payment in the amount of:
 

\$941.77
[See Payment Instructions Attached]
4. **NEW MONTHLY PAYMENT:**

Principal and Interest Payment	\$743.78
Escrow Payment	\$197.99
Total	\$941.77
	<b>Starting on 6/1/2017</b>
5. **SEND** proof of insurance coverage\*
 

Attention: Escrow Department
Fax: (888)-882-1816
E-mail: <a href="mailto:updateinsuranceinfo@ocwen.com">updateinsuranceinfo@ocwen.com</a>

Proof of insurance and the Agreement must be sent separately to the correct departments using the fax numbers provided above. If your loan is not currently escrowed, you must provide Ocwen Proof of Insurance (Declaration Page) on or before 5/1/2017. If no proof of insurance is received by 5/1/2017, an insurance policy will be lender-placed with the monthly cost included in your mortgage payment. The cost of lender-placed insurance may be more expensive than insurance you may obtain for yourself.

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Sun 9:00am - 9:00pm ET

Time is of the essence on this offer. If ALL of the items above are not completed by the Due Date, the Agreement shall have no force or effect and any down payment received will be returned to you. Please be advised that Ocwen Loan Servicing, LLC will not delay, postpone or otherwise stop any collection efforts until ALL of the steps above have been completed.

If you have any questions or require additional information, please contact the Customer care center at (877) 596-8580. We are available Monday through Friday 8:00 am to 9:00 pm, Saturday 8:00 am to 5:00 pm and Sunday 9:00 am to 9:00 pm ET.

Sincerely,  
Loan Servicing

**PAYMENT REMITTANCE INFORMATION**

1. Make checks payable to Ocwen Loan Servicing, LLC.
2. Always include your loan number with your payment.

**OVERNIGHT DELIVERY (Personal Check, MoneyOrder & Certified Checks)**

OCWEN LOAN SERVICING, LLC  
ATTN: CASHIERING DEPARTMENT  
Box # 660264  
1010 W. Mockingbird Ln., Suite 100  
Dallas, TX 75247

**MONEY GRAM RECEIVER**

CODE: 2355  
PAYABLE TO: OCWEN LOAN SERVICING, LLC  
CITY: ORLANDO  
STATE: FLORIDA  
REFERENCE: LOAN NUMBER  
AGENT LOCATER: (800) 926-9400

**BY WUQC**

Code City: Ocwen  
State: FL  
Loan # ~~XXXXXXXXXX~~  
Attn: Home Retention Department

**BANK WIRE**

BANK: Wells Fargo Bank, NA  
ABA: 121000248  
ACCOUNT NAME: Ocwen Loan Servicing LLC  
ACCOUNT NUMBER: 4124823352  
REFERENCE: Loan Number, Property  
Address, and Borrower Name  
Email: [Transferfunds@ocwen.com](mailto:Transferfunds@ocwen.com) with  
the details of the wire.

SBALLSTIP1\_v2.5

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### LOAN MODIFICATION AGREEMENT

Ocwen Loan Servicing, LLC ("Ocwen") is offering you this Loan Modification Agreement ("Agreement"), dated 3/21/2017, which modifies the terms of your home loan obligations as described in detail below:

- A. the Mortgage, Deed of Trust, or Security Deed (the "Mortgage"), dated and recorded in the public records of Granville County, and
- B. the Note, of the same date and secured by the Mortgage, which covers the real and personal property described in the Mortgage and defined therein as the "Property", located at 1125 Lawrence Rd, Creedmoor, NC 27522-9780.

Pursuant to our mutual agreement to modify your Note and Mortgage and in consideration of the promises, conditions, and terms set forth below, the parties agree as follows:

1. You agree that the new principal balance due under your modified Note and the Mortgage will be \$185,155.96. Upon modification, your Note will become contractually current.
2. You promise to make an initial payment in the amount of \$941.77 on or before 5/1/2017, after which you will commence payments of principal and interest in the amount of \$743.78 beginning on 6/1/2017 and continuing on the same day of each succeeding month until all amounts owed under the Note and Modification are paid in full.
3. You will be required to pay to Ocwen, until such time the loan is paid in full, a sum to provide for payment of amounts due for (i) yearly taxes and assessments which may attain priority over the Security Instrument as a lien on the Property, and (ii) yearly hazard or property insurance premiums, all in accordance with the terms and conditions of the Security Instrument. A waiver of this requirement by Ocwen as of the Effective Date shall not constitute a waiver of such requirement at any future date, and Ocwen specifically reserves the right, in its sole and absolute discretion, to impose such requirement at any time upon written notice to you.
4. Upon Modification, the annual rate of interest charged on the unpaid principal balance of your loan will be 3.00001% . This rate will remain in effect until the maturity date of your loan.
5. You promise to make payments of principal and interest on the same day of each succeeding month until 4/1/2037, at which time a final balloon payment in an amount equal to all remaining amounts under the Note and Modification will be due.
6. You will comply with all other covenants, agreements and requirements of your Mortgage, including without limitation, the covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds and all other payments that you are obligated to make under the Mortgage, except as otherwise provided herein.
7. If you sell your property, refinance or otherwise payoff your loan during the 12 months following the date of Modification, the Modification will be voidable at the sole option of Ocwen and all amounts owed under the obligations existing prior to the Modification will be due and owing.
8. You understand and agree that:
  - (a) All the rights and remedies, stipulations and conditions contained in your Mortgage relating to default in the making of payments under the Mortgage will also apply to default in the making of the modified payments here under.

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- (b) All covenants, agreements, stipulations and conditions in your Note and Mortgage will remain in full force and effect, except as herein modified, and none of the your obligations or liabilities under your Note and Mortgage will be diminished or released by any provisions hereof, nor will this Agreement in any way impair, diminish or affect any of Ocwen's rights under or remedies on your Note and Mortgage, whether such rights or remedies arise there under or by operation of law. Also, all rights of recourse to which Ocwen is presently entitled against any property or any other persons in any way obligated for, or liable on, your Note and Mortgage are expressly reserved by Ocwen.
- (c) Any expenses incurred in connection with the servicing of your loan, but not yet charged to your account as of the date of this Agreement, may be charged to your account after the date of this Agreement.
- (d) Nothing in this Agreement will be understood or construed to be a satisfaction or release in whole or in part of your Note and Mortgage.
- (e) You agree to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Ocwen, will bind and inure to your heirs, executors, administrators and assigns.
- (f) You understand that this agreement is legally binding and that it affects your rights. You confirm that you have had the opportunity to obtain independent legal counsel concerning this Agreement and are signing this Agreement voluntarily and with full understanding of its contents and meaning.
- (g) Corrections and Omissions: You agree to execute such other and further documents as may be reasonably necessary to consummate the transactions contemplated herein or to perfect the liens and security interests intended to secure the payment of the loan evidenced by the Note.

\_\_\_\_\_  
 Ocwen Loan Servicing, LLC

X\_\_\_\_\_  
 Reginald Holding

By: \_\_\_\_\_  
 Authorized Officer

X\_\_\_\_\_  
 Samantha Holding

~~7-23079~~

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Sun 9:00am - 9:00pm ET

Loan Number: ~~76-3891~~ 39

Property Address:  
1125 Lawrence Rd  
Creedmoor, NC 27522-9780